

EXHIBIT #12

I, Sarah E.Cutsail of Browningsville, in the County of Montgomery, State of Maryland, being of sound and disposing mind, memory and understanding, do hereby make, publish and declare this as and for my last will and testament, hereby revoking any and all former wills, testaments and codicils by me at any time heretofore made.

1. I do direct the payment of all my just debts and funeral expenses as soon after my decease as possible.

2. All of my real estate of which I shall die seized and possessed, I do give, devise and bequeath unto my sister, Catherine M.Watkins.

3. All of my personal estate of which I shall die seized and possessed, I do give, devise and bequeath unto my sister, Catherine M.Watkins.

4. All money remaining in my estate after the payment of my just debts and expenses, to be invested and the interest therefrom together with the interest of any securities I may possess, to be shared equally by my sisters, Catherine M.Watkins and Martha P.Watkins, during their life, and at the death of either sister, the surviving sister to receive both shares during her life.

At the death of my sisters, Catherine M.Watkins and Martha P.Watkins the balance of my estate to be equally divided among my surviving brothers and sisters.

5. I hereby appoint my sister, Catherine M.Watkins to be the executrix under this, my last will and testament and request that she serve without bond.

Witness my hand and seal this 16th day of June, 1926.

Sarah E.Cutsail (Seal)

Signed, sealed, published and declared as and for the last will and testament by the above named testator in the presence of us, who in her presence, at her request, and in the presence of each other, have subscribed our names as attesting witnesses thereto.

Willie H.Burdette (Seal)

William M.Beall (Seal)